

Information to identify the case:

Debtor 1	Edward L. Hodge	Social Security number or ITIN	xxx-xx-8320
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Margaret N. Hodge	Social Security number or ITIN	xxx-xx-0814
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-20826-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward L. Hodge

Margaret N. Hodge

9/13/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Edward L. Hodge
Margaret N. Hodge
DebtorsCase No. 12-20826-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 3
Total Noticed: 53

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

db/jdb
13310813 +Edward L. Hodge, Margaret N. Hodge, 369 New York Avenue, Rochester, PA 15074-1962
++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806
(address filed with court: Allied Adjustors, 845 23rd Street, Aliquippa, PA 15001)
13303677 +Allied Adjustors Inc., P.O. Box 1006, Aliquippa, PA 15001-0806
13437408 BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC, Bank of America, N.A., P.O. Box 660933,
Dallas, TX 75266-0933
13303681 +Beaver Codrs, Po Box 206, Beaver, PA 15009-0206
13303682 +Beaver Valley Fcu, 601 37th Street, Beaver Falls, PA 15010-3441
13303684 +Brighton Radiology, 300 S Walnut Lane #100, Beaver, PA 15009-1738
13403814 +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
13303689 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)
13310826 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, 200 Civic Center Drive, 11th Floor,
Columbus, OH 43215)
13303694 +Emc Mortgage, Po Box 293150, Lewisville, TX 75029-3150
13303695 +Equable Ascent, 1120 W Lake Cook Road, Buffalo Grove, IL 60089-1970
13303701 +Heritage Valley, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
13303704 Law Offices of Hayt, Hayt & Landau, 123 S. Broad Street, Suite 1660,
Philadelphia, PA 19109-1003
13303705 +Mancing Assc, Pob 831, Moon Township, PA 15108-0831
13303707 +National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036
13303708 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
13303710 +Sky Bank, 119 E Fifth Street, East Liverpool, OH 43920-3030
13374995 +TANARIS LLC, c/o Baker Sanders et al, 100 Garden City Plaza, Suite 500,
Garden City NY 11530-3207
13303713 +United Collect Bur Inc, 5620 Southwyck Boulevard, Toledo, OH 43614-1501
13303714 +Zenith Acquisition Corp, 220 John Glenn Drive, Amherst, NY 14228-2246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2016 01:47:03 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr EDI: AIS.COM Sep 14 2016 01:38:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr +EDI: PRA.COM Sep 14 2016 01:38:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
13303678 +EDI: ACCE.COM Sep 14 2016 01:38:00 Asset Acceptance Llc, Po Box 1630,
Warren, MI 48090-1630
13303679 +EDI: BANKAMER.COM Sep 14 2016 01:38:00 Bank Of America, N.A., 450 American Street,
Simi Valley, CA 93065-6285
13303680 +EDI: TSYS2.COM Sep 14 2016 01:38:00 Barclays Bank Delaware, 125 S West Street,
Wilmington, DE 19801-5014
13303683 +E-mail/Text: banko@berkscredit.com Sep 14 2016 01:46:42 Berks Credit & Collections,
Po Box 329, Temple, PA 19560-0329
13303685 EDI: CAPITALONE.COM Sep 14 2016 01:38:00 Cap One, Po Box 85520, Richmond, VA 23285
13303686 EDI: SEARS.COM Sep 14 2016 01:38:00 Cbusa/sears, 133200 Smith Road, Cleveland, OH 44130
13303687 +EDI: CHASE.COM Sep 14 2016 01:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13303688 +EDI: CITICORP.COM Sep 14 2016 01:38:00 Citibank, 701 East 60th Street N,
Sioux Falls, SD 57104-0493
13303691 +EDI: CCUSA.COM Sep 14 2016 01:38:00 Credit Coll/Usa, Po Box 873,
Morgantown, WV 26507-0873
13303692 +EDI: RCSFNBMARIN.COM Sep 14 2016 01:38:00 Credit One Bank, Po Box 98875,
Las Vegas, NV 89193-8875
13378790 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 14 2016 01:47:39 Duquesne Light Company,
c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13303696 +EDI: WFNNB.COM Sep 14 2016 01:38:00 Fashion Bug/Soanb, 1103 Allen Drive,
Milford, OH 45150-8763
13303697 +E-mail/Text: cashiering-administrationservices@flagstar.com Sep 14 2016 01:47:30
Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
13303698 +EDI: RMSC.COM Sep 14 2016 01:38:00 Geocrb/Care Credit, Po Box 981439,
El Paso, TX 79998-1439
13303699 EDI: RMSC.COM Sep 14 2016 01:38:00 Geocrb/Ge Money Bank Lowes, Po Box 103065,
Roswell, GA 30076
13303700 EDI: RMSC.COM Sep 14 2016 01:38:00 Geocrb/Jcpenny, Po Box 984100, El Paso, TX 79998
13648300 E-mail/Text: bankruptcy.bnc@ditech.com Sep 14 2016 01:46:43 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049
13303702 +EDI: HFC.COM Sep 14 2016 01:38:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13303703 +EDI: IIC9.COM Sep 14 2016 01:38:00 I C System Inc, Po Box 64378,
Saint Paul, MN 55164-0378

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 3
Total Noticed: 53

Date Rcvd: Sep 13, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13416095 EDI: RESURGENT.COM Sep 14 2016 01:38:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13411582 EDI: RESURGENT.COM Sep 14 2016 01:38:00 LVNV Funding, LLC its successors and assigns as, assignee of Soaring Capital, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13537142 EDI: AIS.COM Sep 14 2016 01:38:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
13303706 +EDI: NHCLLC.COM Sep 14 2016 01:38:00 National Hospital Collections, Po Box 699, Morgantown, WV 26507-0699
13612772 EDI: PRA.COM Sep 14 2016 01:38:00 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
13354721 EDI: RECOVERYCORP.COM Sep 14 2016 01:38:00 Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13303709 +E-mail/Text: bkprpt1019@hotmail.com Sep 14 2016 01:46:50 Preferred Auto Credit, 1019 Lawrence Avenue, Ellwood City, PA 16117-1851
13303711 +EDI: WFNNB.COM Sep 14 2016 01:38:00 Soanb/Fbug, 745 Center Street, Milford, OH 45150-1324
13303712 +E-mail/Text: bankruptcy@huntington.com Sep 14 2016 01:47:05 The Huntington National Bank, 7450 Huntington Park Drive, Columbus, OH 43235-5740
13303693 EDI: USBANKARS.COM Sep 14 2016 01:38:00 Elan Financial Service, Po Box 790084, Saint Louis, MO 63179

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BA
cr Duquesne Light Company
13310812 Edward L. Hodge and Margaret N. Hodge
13303676 Edward L. Hodge and Margaret N. Hodge
cr* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
13310814* +Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630
13310815* +Bank Of America, N.A., 450 American Street, Simi Valley, CA 93065-6285
13310816* +Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
13310817* +Beaver Codrs, Po Box 206, Beaver, PA 15009-0206
13310818* +Beaver Valley Fcu, 601 37th Street, Beaver Falls, PA 15010-3441
13310819* +Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
13310820* +Brighton Radiology, 300 S Walnut Lane #100, Beaver, PA 15009-1738
13310821* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
13310825* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)
13303690* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of PA, 200 Civic Center Dr 11th Fl, Columbus OH 43215)
13310822* Chusa/sears, 133200 Smith Road, Cleveland, OH 44130
13310823* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13310824* +Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
13310827* +Credit Coll/Usa, Po Box 873, Morgantown, WV 26507-0873
13310828* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
13310830* +Emc Mortgage, Po Box 293150, Lewisville, TX 75029-3150
13310831* +Equable Ascent, 1120 W Lake Cook Road, Buffalo Grove, IL 60089-1970
13310832* +Fashion Bug/Soanb, 1103 Allen Drive, Milford, OH 45150-8763
13310833* +Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
13310834* +Gecrb/Care Credit, Po Box 981439, El Paso, TX 79998-1439
13310835* Gecrb/Ge Money Bank Lowes, Po Box 103065, Roswell, GA 30076
13310836* Gecrb/Jcpenney, Po Box 984100, El Paso, TX 79998
13310837* +Heritage Valley, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
13310838* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13310839* +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
13310840* Law Offices of Hayt, Hayt & Landau, 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003
13310841* +Mancing Assc, Pob 831, Moon Township, PA 15108-0831
13310842* +National Hospital Collections, Po Box 699, Morgantown, WV 26507-0699
13310843* +National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036
13310844* Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
13310845* +Preferred Auto Credit, 1019 Lawrence Avenue, Ellwood City, PA 16117-1851
13310846* +Sky Bank, 119 E Fifth Street, East Liverpool, OH 43920-3030
13310847* +Soanb/Fbug, 745 Center Street, Milford, OH 45150-1324
13310848* +The Huntington National Bank, 7450 Huntington Park Drive, Columbus, OH 43235-5740
13310829* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Elan Financial Service, Po Box 790084, Saint Louis, MO 63179)
13310849* +United Collect Bur Inc, 5620 Southwyck Boulevard, Toledo, OH 43614-1501
13310850* +Zenith Acquisition Corp, 220 John Glenn Drive, Amherst, NY 14228-2246

TOTALS: 4, * 38, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 3 of 3
Total Noticed: 53

Date Rcvd: Sep 13, 2016

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Edward L. Hodge help@urfreshstrt.com, urfreshstrt@gmail.com
Lawrence W. Willis on behalf of Joint Debtor Margaret N. Hodge help@urfreshstrt.com, urfreshstrt@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Margaret N. Hodge ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Edward L. Hodge ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Robert P. Wendt on behalf of Creditor GREEN TREE SERVICING LLC pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9